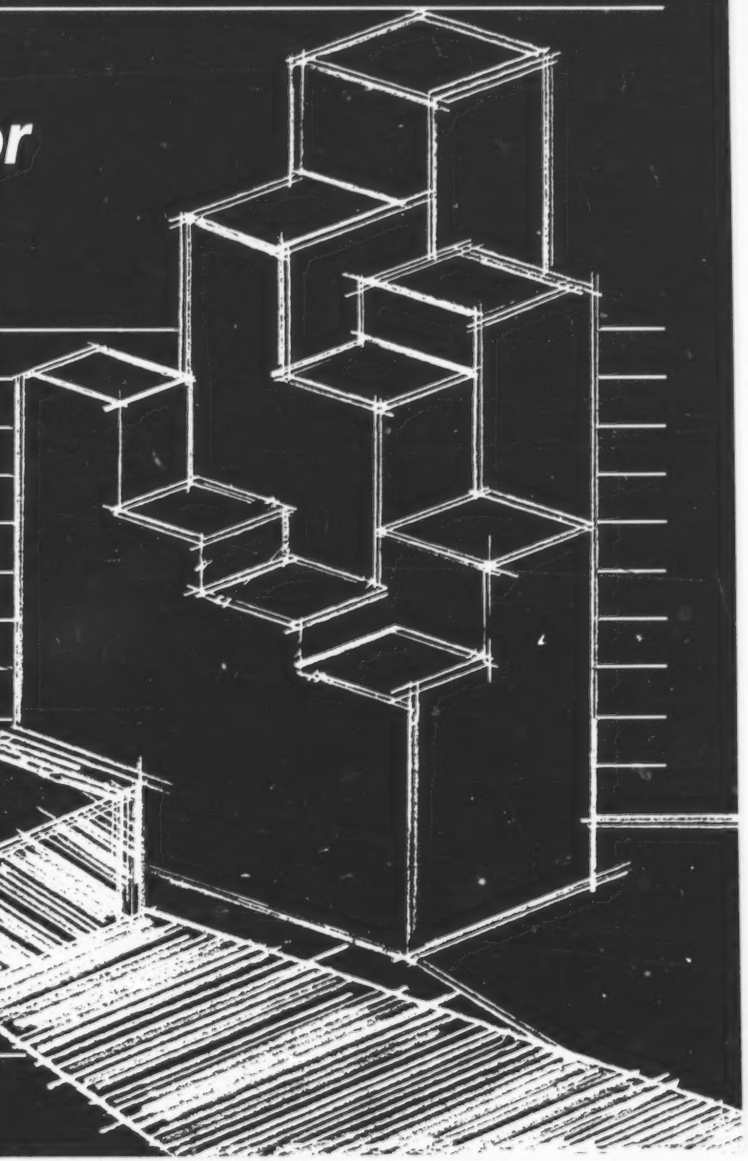
OF 2

Official U.S. Sources of Export Assistance for Small Businesses



U.S. DEPARTMENT OF
COMMERCE
International Trade
Administration

C61.2:

Preface

Official U.S. Sources of Export Assistance for Small Business was prepared for small to medium-sized businesses that export or may consider exporting in the future. This guide will assist U.S. small to medium-sized exporters to identify and utilize sources of U.S. Government financial and trade information assistance. A complete list of agency contacts is provided for each program description. Additional trade information contracts are listed following the program section.

This report was prepared by Donald R. Forest, Office of Trade Finance, Trade Information and Analysis.

John T. Sullivan, Jr.
Director, Office of Trade Finance

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Small Business Administration (SBA)

PROGRAM	DESCRIPTION	ELIGIBLE U.S. PRODUCTS AND SERVICES	ELIGIBLE APPLICANTS	MAXIMUM COVERAGE
Regular (7A) Business Loan Guarantee Program	To provide financing for the establishment, operation, or expansion of a small business, including those businesses engaged in exporting.	Construction, acquisition of fixed assets, or for working capital.	Firm, together with all affiliates or branches, must: • qualify as "small" under SBA size standards; • be independently owned and operated; and • not be dominant in its field. Applicant must show reasonable ability to repay the loan from earnings.	The SBA can guarantee 90% of a bank line of credit up to $500,000. Direct and immediate participation loans are administratively limited to $150,000 for SBA's share.
Export Revolving Line of Credit Loan Program (ERLC)	Guaranteed loan program tailored to meet short-term export working capital needs of small business exporters up to $500,000. In addition, SBA and Eximbank jointly sponsor a program of co-guarantees to small business exporters and export trading companies. The co-guarantees extend to loans in principal amounts ranging from $200,000 to $1,000,000 per borrower and cover 90% of the loan amount.	ERLC's can only be used for working capital or to finance supplies, inventories, and materials for manufacturing or wholesaling products for export. Loan proceeds may also be used for professional export marketing advice or services, foreign business travel, or participation in trade shows. Loan proceeds may not be used to purchase fixed assets and equipment or repay existing debt.	To qualify, a small business must: • meet 7A business loan criteria mentioned above; • have been in operation for at least 12 full months, though not necessarily in exporting, prior to applying; • an applicant may have other SBA loans in addition to an ERLC as long as the total outstanding or commited amount does not exceed $500,000 for SBA's share. * Export trading companies with bank equity participation are ineligible.	Through the ERLC, SBA can guarantee up to 90% of a bank line of credit to a small business exporter, not to exceed $500,000. Under the SBA/Eximbank co-guarantee program the loan may extend up to $1,000,000.

MAXIMUM REPAYMENT PERIOD	FEES AND PREMIUMS	FINANCING CHARACTERISTICS AND SPECIAL FEATURES	INFORMATION AND CONTACT POINTS
The maximum maturity may be up to 25 years depending upon the use of loan proceeds. Working capital loans are generally limited to 7 years.	The interest rate is set by the bank but may generally not exceed 2.25% over the prime rate on loans with a maturity of less than 7 years and 2.75% on loans with a maturity of 7 years or more. A guarantee fee of .25% will be charged on loans with maturities of 12 months or less or 1% if the maturity exceeds 12 months. A service fee up to 2% may be charged on that portion of the loan which may require extraordinary servicing. There is no prepayment fee. Direct and immediate participation interest rates are determined quarterly.	By law, SBA may not make or guarantee a loan if funds are available on reasonable terms from a bank or private sources.	For more information contact the SBA Field and Regional Offices. (See Trade Information Contacts)
18 month maximum including extensions; can reapply after expiration.	• for maturities of 12 months or less, the fee is ¼ of 1% of the guaranteed portion of the loan; • for maturities exceeding 12 months, the fee is 1% of the guaranteed portion of the loan; • lender may not charge more than 2¼% interest rate over the prime rate. • a service fee of up to 2% may be charged on that portion of the loan which may require extraordinary servicing.	ERLC loans are available only under SBA's guarantee plan. A prospective applicant should review the export financing needs of the business with his/her bank of account. If the bank is unable or unwilling to make the loan directly, then the applicant should contact the SBA about a loan guarantee. *The SBA will obtain approval for loans under the SBA/Eximbank co-guarantee program.	For more information contact the SBA Field and Regional Offices. (See Trade Information Contacts)

PROGRAM	DESCRIPTION	ELIGIBLE U.S. PRODUCTS AND SERVICES	ELIGIBLE APPLICANTS	MAXIMUM COVERAGE
Small Business Investment Companies (SBIC)	Under the Small Business Investment Act, SBA licenses, regulates, and helps to provide financing to privately and publicly owned small businesses. In turn, SBICs can provide loans, investments and other financial assistance to export trading companies or to small business exporters.	All products and services produced by eligible small businesses.	For purposes of SBIC financing a business concern qualifies as small if it meets the following conditions: • together with its affiliates is independently operated, and is not dominant in its field of operation; • does not have a net worth in excess of $6,000,000; • does not have post-tax average net income for the preceeding 2 years in excess of $2,000,000.	An SBIC may furnish assistance to a single small enterprise in an amount not exceeding 20 percent of the SBIC's paid-capital and paid-in surplus. If a small firm needs more funds than one SBIC can provide, several SBICs may jointly participate in meeting the firm's requirements.

Export-Import Bank (Eximbank) and Foreign Credit Insurance Association (FCIA)

PROGRAM	DESCRIPTION	ELIGIBLE U.S. PRODUCTS AND SERVICES	ELIGIBLE APPLICANTS	MAXIMUM COVERAGE
Eximbank Working Capital Guarantee Program	Loan guarantee program designed to provide eligible exporters with access to working capital loans from domestic banks.	All products and services.	Commercial lenders financing export-related working capital loans principally for creditworthy small- to medium-sized businesses.	Guarantee applies to 90% of the principal amount of the loan and interest up to the U.S. Treasury rate plus 1%.
Eximbank Small Business Credit Program	Eximbank funding commitment to enable U.S. banks to offer medium-term fixed rate export loans at the lowest rates permitted under the export credit guidelines.	All capital equipment and services produced by eligible small businesses.	Approved commercial banking institutions in the U.S. financing exports produced by small businesses (as defined by the Small Business Administration).	The outstanding balance of the export loan.

MAXIMUM REPAYMENT PERIOD	FEES AND PREMIUMS	FINANCING CHARACTERISTISC AND SPECIAL FEATURES	INFORMATION AND CONTACT POINTS
Financing agreements by an SBIC with a small business must provide generally for at least a 5 year repayment period, and may be for as long as 20 years. Financing agreements of less than 5 years maturity may be made when they are reasonably necessary to protect previous SBIC investments or, to a limited extent, as a part of a sound financing package for a small concern.	The maximum interest rate which may be charged for debt financing of an SBIC is regulated by SBA and varies monthly depending on the cost of funds to the SBIC.	An SBIC may finance a small business by any of the following methods, including various combinations: • By purchasing debentures which are convertible into stock of the small firm; • By purchasing capital stock in the firm, with or without warrants to purchase additional stock; • By purchasing debt securities, with or without warrants to purchase stock; • By any other acceptable instrument of equity financing.	For more information contact the SBA Field and Regional Offices. (See Trade Information Contacts) Firms can obtain directories of licensed SBICs from: Office of Investment Small Business Administration 1441 L. St., N.W. Washington, D.C. 20416 (202) 653-6848

MAXIMUM REPAYMENT PERIOD	FEES AND PREMIUMS	FINANCING CHARACTERISTICS SPECIAL FEATURES	INFORMATION AND CONTACT POINTS
Generally up to 12 months.	Fee varies with the term of the guarantee. For a 12-month guarantee the rate is 1.5%.	• Guarantee is made with recourse to exporter. • The exporter must provide the lender with sufficient collateral so that the loan balance does not exceed 90% of the collateral value. • The guarantee can be for either a single export-related loan or for a revolving line of credit.	Export-Import Bank of the U.S. Business Advisory Service 811 Vermont Avenue, N.W. Washington, D.C. 20571 Telephone (800) 424-5201
Contract Value / Maximum Term Up to $50,000 — 2 yrs. $50,000 to $100,000 — 3 yrs. $100,000 to $200,000 — 4 yrs. Over $200,000 — 5 yrs. (Exceptionally up to 7 years).	Eximbank charges financial institution a one-time commitment fee at beginning of transaction of 0.15% to 0.75%, depending on term of loan.	The agreed on interest rate must not yield less than the OECD consensus rates. • The repayment risk on the foreign obligation is borne by the financial institution unless that obligation is also insured or guaranteed by Eximbank/FCIA. • Maximum contract value is $2.5 million per transaction. • Aggregate commitment cannot exceed $10 million per buyer, per year.	Export-Import Bank of the U.S. Business Advisory Service 811 Vermont Avenue, N.W. Washington, D.C. 20571 Telephone (800) 424-5201

PROGRAM	DESCRIPTION	ELIGIBLE U.S. PRODUCTS AND SERVICES	ELIGIBLE APPLICANTS	MAXIMUM COVERAGE
Eximbank Financial Guarantee	Guarantee by Eximbank of export financing extended to foreign buyers.	Major projects or major procurement including power generation/transmission projects, mining and industrial projects, project-related services, commercial jet aircraft and locomotives.	Domestic or foreign financial institutions.	• 100% Political and Commercial Risk Protection. • Interest up to U.S. Treasury rate plus 1%.
FCIA New-To-Export Insurance Policy	One-year blanket policy insuring all eligible short-term export credit sales.	Consumables, raw materials, spare parts, agricultural commodities, consumer durables and services.	Companies which are just beginning to export or have an average annual export sales volume of less than $750,000 for past 2 years. Exporters must not have used FCIA in the past 2 years.	• 100% Political Risk Protection • 95% Commerical Risk Protection (98% for bulk agricultural sales). • Interest up to U.S. Treasury rate plus 1%.
FCIA Umbrella Insurance Policy	One-year blanket policy insuring all eligible short-term export credit sales of exporters with average annual export credit sales of less than $2,000,000 for the past 2 years and who have not used FCIA in the past 2 years.	Consumables, raw materials, spare parts, agricultural commodities, consumer durables and services.	Any entity capable of administering a policy on behalf of multiple exporters.	• 100% Political Risk Protection. • Up to 90% Commercial Risk Protection (98% for bulk agricultural sales). • Interest up to U.S. Treasury Rate plus 1%.
FCIA Short-Term Insurance Policy	One-year blanket policy insuring all eligible short-term export credit sales.	Consumables, raw materials, spare parts, agricultural commodities, consumer durables and services.	Exporters of U.S. goods and services or financial institutions in the United States.	• 100% Political Risk Protection • 90% Commercial Risk Protection (98% for bulk agricultural sales) after annual first-loss deductible. • Interest up to U.S. Treasury rate plus 1%.

MAXIMUM REPAYMENT PERIOD	FEES AND PREMIUMS	FINANCING CHARACTERISTICS AND SPECIAL FEATURES	INFORMATION AND CONTACT POINTS
5 to 10 years (exceptionally longer for nuclear projects) beginning at delivery or start up.	Eximbank charges the lender a financial guarantee fee of 0.5% per annum on the outstanding balance and a commitment fee of 0.125% per annum on the undisbursed balance.	Eximbank often blends its direct loan with its financial guarantee to provide a complete financing package. Guarantee may extend up to 85% of the export, depending on the amount of Eximbank's loan, if any. Financial guarantee also available for loans in selected foreign currencies.	Export-Import Bank of the U.S. Business Advisory Service 811 Vermon Avenue, N.W. Washington, D.C. 20571 Telephone (800) 424-5201
180 days (360 days for bulk agricultural commodities and consumer durables).	Varies with each sale but is usually priced 0.25% to 1.00% of sales value.	• Policy proceeds are assignable for financing purposes. • Under special assignment, financial institutions are assured of repayment up to policy limits in event of default. • Political risk only coverage also available. • Initially no annual commercial risk deductible required. • Minimum annual premium of $500.	Foreign Credit Insurance Association 40 Rector St., 11th Floor New York, N.Y. 10006 (212) 306-5000 or Eximbank's Insurance Staff: (202) 566-8955
180 days (360 days for bulk agricultural commodities and consumer durables).	• Same fee rates as FCIA New-to Export Policy. • $500 minimum annual premium is paid by the Umbrella Policyholder/Administrator in advance.	Same as FCIA New-to-Export Policy. • Policy Administrator relieves exporter of administrative responsibilities by providing for all required reporting to/from FCIA, including premium payment. • No exporter commercial risk deductible or minimum annual premium required of exporters.	Foreign Credit Insurance Association 40 Rector St., 11th Floor New York, N.Y. 10006 (212) 306-5000 or Eximbank's Insurance Staff: (202) 566-8955
180 days (360 days for bulk agricultural commodities and consumer durables).	Premium rate is determined by factors such as insured's sales profile, history of export credit losses, average term of repayment and size of first-loss commercial deductible.	Same as FCIA New-To-Export Policy. • Political risk only coverage also available. • Exporter has some discretionary authority to sell on insured basis without FCIA buyer clearance.	Foreign Credit Insurance Association 40 Rector St., 11th Floor New York, N.Y. 10006 (212) 306-5000 or Eximbank's Insurance Staff: (202) 566-8955

PROGRAM	DESCRIPTION	ELIGIBLE U.S. PRODUCTS AND SERVICES	ELIGIBLE APPLICANTS	MAXIMUM COVERAGE
FCIA Medium-Term Insurance Policy	Single buyer policy insuring individual medium-term export credit sales.	Capital equipment and services including automobiles/trucks, general aviation aircraft, mining, construction and agricultural equipment, processing and communications equipment and planning/feasibility studies.	Exporters of U.S. goods and services or financial institutions in the United States.	• 100% Political Risk Protection • 90% Commercial Risk Protection. • Interest up to U.S. Treasury rate plus 1%.

U.S. Department of Agriculture

PROGRAM	DESCRIPTION	ELIGIBILITY	GUIDE FOR EXPORTERS	MAXIMUM REPAYMENT PERIOD
PL-480: Food For Peace	Current emphasis is on food aid on concessional terms and in some instances grants. Also serves to expand markets for U.S. agricultural commodities, promote economic development (particularly agricultural production in LDCs) by increasing access of the poor to a growing and improving food supply. Provides food relief for disaster and emergency-stricken countries.	1. Titles I/III food aid is sold on concessional financing terms to countries with food deficits. 2. Title II assistance is limited to (a) emergency programs; (b) short-term, immediate impact, Food for Work projects; (c) long-term, extended impact child nutrition projects.	Apply to PL-480 Operations Division for approval as eligible supplier for Titles I and III. Title II procurement is on competitive bid basis by U.S. government. Titles I/III procurement of food commodities must be by public tender held in U.S. USDA issues announcements to listed businesses on agreements and purchase authorizations.	Maturities average 10-40 years, usually including grace period on principal payments of 2-10 years.
Commodity Credit Corporation (CCC) Commercial Export Program	Three programs provide for short-term financing of U.S. agricultural commodities, enabling U.S. exporters to sell on a deferred payment basis. They are: 1. Export Credit Guarantee Program - General Sales Manager - 102 (GSM-102); 2. Export Credit Sales Program (GSM-5); 3. Blended Credit Program (combining GSM - 102 and GSM - 5).	GSM-102 and GSM-5: Most agricultural commodities, including some forest products. Country/commodity program decisions are based on specific marketing objectives and the importing country's financial condition. Blended credit program (BCP): Limited to commodities competing in specific markets against subsidized exports of other countries.	U.S. exporter submits specific information in an application for guarantees/financing to the CCC Operations Division, Export Credits, Foreign Agricultural Service, U.S.D.A.	Maximum financing period is 36 months.

MAXIMUM REPAYMENT PERIOD	FEES AND PREMIUMS	FINANCING CHARACTERISTICS AND SPECIAL FEATURES	INFORMATION AND CONTACT POINTS
Contract Value / Maximum Term Up to $50,000 — 2 yrs. $50,000 to $100,000 — 3 yrs. $100,000 to $200,000 — 4 yrs. Over $200,000 — 5 yrs. (Exceptionally up to 7 years)	Varies from 1% to 6.5% of export receivable depending on term and nature of buyer.	• Policy proceeds are assignable for financing purposes. • Medium-Term obligations are in the form of notes which usually carry a floating market rate of interest, paid at least semi-annually. • Political risk only coverage also available. • No annual commercial risk deductible required. • Covers either single or repetitive sales to a single buyer.	Foreign Credit Insurance Association 40 Rector St., 11th Floor New York, N.Y. 10006 (212) 306-5000 or Eximbank's Insurance Staff: (202) 566-8955

FEES AND PREMIUMS	RESOURCES AND SPECIAL FEATURES	INFORMATION AND CONTACT POINTS	
Title I: Initial payment of 5%. Minimum Interest 2-3% per annum.	Annual appropriation from Congress to the Department of Agriculture.	1. For information on supplier approval (Titles I/III): Export Credits Foreign Agriculture Service U.S. Department of Agriculture Washington, D.C. 20250 (202) 447-5780 2. For information on current and future Title I Agreements: Export Credits, Room 4506 Foreign Agricultural Service U.S. Department of Agriculture (202) 382-9221	3. For information on Title II Procurement: Director Kansas City ASCS Commodity Office U.S. Department of Agriculture P.O. Box 205 Kansas City, MO 64141 (816) 926-6301

1. GSM-102: Commercial bank rates are negotiated between the financing U.S. bank and the importer and/or the importer's bank.
2. GSM-5: Set at commercial rates necessary to meet market opportunities.
3. BCP: Commercial bank rates under GSM-102 combined with interest-free financing under GSM-5.

1. GSM-102: Private U.S. bank financing. Guarantees backed by CCC's borrowing authority. Limits on aggregate guarantees are set administratively.
2. GSM-5 (both as a separate program and in the BCP combination). Limits on aggregate amounts are set administratively.

1. For questions on program operations, sales registrations, applicable regulations, etc.:
CCC Operations Division
Export Credits
Foreign Agricultural Service
U.S. Department of Agriculture
Washington, D.C. 20250
(202) 447-3224
2. For questions about specific country programs or marketing opportunities:
Program Development Division
Export Credits
Foreign Agricultural Service
U.S. Department of Agriculture
Washington, D.C. 20250
Europe and Africa Area
(202) 382-9219
Asia and Near East Area
(202) 382-9216
Latin America and Carribbean Area
(202) 382-9225

Agency for International Development (AID)

PROGRAM	DESCRIPTION	ELIGIBLE U.S. PRODUCTS AND SERVICES	ELIGIBLE APPLICANTS	MAXIMUM COVERAGE
Office of Small and Disadvantaged Business Utilization (OSDBU)	OSDBU gives particular attention to the problems that small and disadvantaged businesses encounter in contracting for and supplying A.I.D. and A.I.D.-financed host country technical assistance service and commodity requirements.	Certain eligibility rules govern commodities, country sources and cargo carriers for export under AID programs: • commodities in most cases must be from the U.S., or from selected free world countries; • commodities purchased through AID funding must make a positive contribution to the economic development of the recipient; • AID procurement programs must be carried out in full accord with relevant U.S. policies and laws.	A.I.D. uses the same definition as SBA for determining small business size criteria for all government procurement programs.	Not Applicable

Trade and Development Program (TDP)

PROGRAM	DESCRIPTION	ELIGIBLE COUNTRIES	FINANCING OBJECTIVES	MAXIMUM REPAYMENT PERIOD
Financing of Planning Services for Development Projects	The Trade and Development Program (TDP) promotes economic development in Third World countries, particularly the middle income developing countries, by financing planning services for development projects leading to the export of U.S. goods and services. In so doing, TDP seeks to assist U.S. firms in meeting competition from the U.S.'s export competitors so that U.S. firms can increase exports. Project planning services include: definitional studies; prefeasibility studies; feasibility studies; technology symposia; and technology orientation missions.	"Friendly" countries, as determined by the Department of State, that are developing countries planning to allocate substantial resources for procurement of foreign goods and service for major development projects. Projects must be high on the list of development priorities of the host country's development plan or the planning of international development institutions such as the World Bank.	Grant program on government-to-government basis for planning activities involving public sales projects. Investor project feasibility studies are financed by TDP on a cost-sharing, "reimbursable grant" basis (generally 50/50) to provide assistance to investors in obtaining risk capital to investigate and develop prospective projects. TDP will provide the funding on condition that the investor reimburse TDP in the amount of its grant if and when the investment is made.	Not applicable

MAXIMUM REPAYMENT PERIOD	FEES AND PREMIUMS	FINANCING CHARACTERISTICS AND SPECIAL FEATURES	INFORMATION AND CONTACT POINTS
Not applicable	Not applicable	OSDBU reviews A.I.D.-direct requirements for technical services and, where appropriate, recommends set-asides for participation of small and disadvantaged business. Such recommendations are supported by a source list of potentially qualified firms developed by OSDBU from the A.I.D. Consultant Registry Information System (ACRIS). The system--a source bank of capability data on firms, organizations, and individuals--is used by other Agency project and program offices as well as OSDBU.	Agency for International Development Office of Small and Disadvantaged Business Utilization (OSDBU) Washington, D.C. 20523 (703) 235-1840 or 235-1720

FEES AND PREMIUMS	GUIDES FOR EXPORTERS	INFORMATION AND AND CONTACT POINTS	
Not applicable	Projects proposed for TDP funding must: • be high in country's development priority; • indicate a reasonable expectation of either facilitating access to natural resources of interest to the U.S. or of providing a substantial return to the U.S. in the form of exports of goods and services (rule of thumb: minimum 75-100 times the amount of TDP funding); • evidence availability of implementation of financing; • indicate a valid need for TDP involvement, e.g. foreign competitor being assisted by their government.	U.S. Trade and Development Program International Development Cooperation Agency Washington, D.C. 20523 (703) 235-3663	Overseas: TDP Asia Representative U.S. Consulate 26 Garden Road Hong Kong (FPO San Francisco, AMCONGEN, Box 30, California 96659) Telephone 239011

Overseas Private Investment Corporation (OPIC)

PROGRAM	DESCRIPTION	ELIGIBLE U.S. PRODUCTS AND SERVICES	ELIGIBLE APPLICANTS	MAXIMUM COVERAGE
Contractors and Exporters	OPIC insures letters of credit or on-demand bonds required as bid performance, or advance payment guarantees against arbitrary drawing. OPIC also protects against losses resulting from currency inconvertibility, confiscation, war, revolution, insurrection, civil strife, and unresolved disputes with the buyer. Disputes coverage can compensate for events of contract repudiation, non-payment of valid invoices, etc.	Imported goods and services associated with the contract should be primarily either of U.S. origin or from developing countries.	The project must benefit host country development, and there must be reasonable assurance of adequate project funding. Contractors and exporters may obtain OPIC insurance only if they register with OPIC their intent to bid or negotiate a contract prior to the submission of the bid or the making of an irrevocable commitment. To obtain disputes coverage, contractors or exporters must have a contract with the buyer containing a disputes resolution mechanism.	The insurance policy provides coverage for up to 90% of the guarantee, covered property, arbitral award, or valid invoices, as appropriate.
Small Contractors' Guaranty Program	Guaranty program for on-demand standby letters of credit or other forms of performance or advance payment guaranty issued on behalf of a contractor.	Imported goods and services associated with the contract should be primarily either of U.S. origin or from developing countries.	The program is limited to "small" industrial companies, which OPIC defines as firms having consolidated sales of less than the latest "Fortune 1000" list and "small" non-industrial companies, defined in terms of a measure related to their net worth.	OPIC will guarantee an eligible financial institution for up to 75% of an on-demand standby letter of credit or other form of performance or advance payment guaranty issued on behalf of a contractor. The financial institution must assume the financial risk on the remaining portion of the letter of credit and share proportionately with OPIC the collateral security backing the credit.

MAXIMUM REPAYMENT PERIOD	FEES AND PREMIUMS	FINANCING CHARACTERISTICS AND SPECIAL FEATURES	INFORMATION AND CONTACT POINTS
The term of the insurance policy generally coincides with the term of the guarantee or the duration of the contract, with the minimum premium payment for 6 months.	Premium rates may vary slightly in accordance with the risk profile of a particular project. The semi annual base rates are as follows: Semi-annual Cost per Thousand Dollars of Insurance Coverage* Current Standby All guarantees $300 $125 Inconvertibility $150 $125 Confiscation $300 $125 War Revolution Insurrection (WRI) $300 $125 WRI and Civil Strife $375 $150 Disputes $400 $125 * The coverages (except civil strife) are available individually or in any combination. Other charges including bonder fees and registration fees are discussed below.	The insurance premium is payable annually in advance . Insurance is established in a *maximum* amount for each coverage elected when the policy is issued. The *maximum* coverage corresponds to 90% of the highest amount of risk for a particular coverage throughout the term of the contract. The insured selects the amount of insurance in force (called the *current insured amount*) which is 90% of the amount expected to be at risk during each of the six month periods. The *standby* amount is the difference between the *maximum* insured amount and the *current* insured amount and represents the unutilized commitment. Premium rates may vary in accordance with the risk profile of a particular project.	Applications Office Overseas Private Investment Corp. 1615 M St., NW Washington, D.C. 20527 (202) 457-7200
The term of the guaranty generally coincides with the term of the letter of credit or the performance or advance payment guaranty.	OPIC charges the borrower a guarantee fee that averages 1.2%, depending on a project's commercial and political risk.	Because OPIC's guaranty provides for an unconditional payment to a financial institution in the event that a contractor refuses or is unable to reimburse it following a drawing, the guaranteed portion of the letter of credit can be excluded from the bank's credit exposure to the contractor. The contractor may apply for OPIC's political risk insurance on up to 90% of that portion of the letter of credit which is not guaranteed by OPIC.	Applications Office Overseas Private Investment Corp. 1615 M St., NW Washington, D.C. 20527 (202) 457-7200

Trade Assistance Program Matrix

(Agency contacts are provided on the next page)

Services	DEPARTMENT OF AGRICULTURE, FAS										A.I.D.		SBA	EXIM BANK	DEPARTMENT OF COMMERCE, ITA																OPIC			DEPT. of STATE			T D P
	EXPORTING AGRICULTURAL PRODUCTS	AGRICULTURAL INFORMATION AND MARKETING	TRADE EXHIBITS	FAS SALES TEAMS	VALUE-ADDED PROMOTION PROGRAM	EXPORT INCENTIVE PROGRAM	COOPERATIVE PROGRAM	SMALL & MINORITY BUSINESS ENTERPRISE PROCUREMENT	BUREAU FOR PRIVATE ENTERPRISE	ASBOT	MANAGEMENT ASSISTANCE	EXIMBANK ASSISTANCE FOR SMALL BUSINESS	FOREIGN ECONOMIC TRENDS	OVERSEAS BUSINESS REPORTS	MARKETING RESEARCH	TRADE OPPORTUNITIES SERVICE (TOPS)	AGENT DISTRIBUTOR SERVICE	CUSTOM STATISTICAL SERVICE	WORLD TRADE DATA REPORTS	EXPORT MAILING LIST	ANNUAL WORLD-WIDE REVIEW	COUNTRY TRADE STATISTICS	EXPORT STATISTICS PROFILE	NEW PRODUCT INFORMATION SERVICES	FOREIGN TRADE ZONES	EXPORT DEVELOPMENT OFFICES AND FACILITIES	EXPORT TRADING COMPANY	TRADE MISSIONS, SEMINARS AND EXHIBITIONS	FEASIBILITY STUDIES	INVESTMENT OPPORTUNITY VISIT/TAPE MISSION	INVESTOR INFORMATION SERVICE	OFFICE OF BUSINESS AND EXPORT AFFAIRS	OFFICE OF BUSINESS PRACTICES	OFFICE OF INVESTMENT AFFAIRS	FEASIBILITY STUDIES	
General Export Information	●	●												●	●	●	●						●													
Export/Import Training Programs/Counseling	●							●				●	●																			●	●	●		
Overseas Investment Opportunities								●	●					●	●	●					●									●	●	●			●	●
Foreign Laws and Regulations													●																					●	●	
Potential Foreign Markets	●	●		●	●	●	●		●	●	●		●	●	●	●					●	●							●			●				
Market Data	●			●										●	●			●	●		●	●	●			●									
Sales Leads	●	●	●	●	●	●	●							●		●					●					●		●							
Trade Profiles		●																●	●		●	●	●			●									
Country Business Profile and Country Economic Profile													●	●	●				●			●											●	●	●	
Computerized International Marketing/Information List		●			●			●		●											●				●		●								
Foreign Contacts	●	●		●	●					●	●				●													●		●	●				
Foreign Buyers and/or Representatives				●		●	●			●	●				●		●				●							●		●	●				
Product Sales Promotion	●		●												●		●								●		●	●			●				
Trade Fairs	●		●																																
Trade Missions	●																																		
Catalogue/Video Catalogue Exhibitions																										●			●						
Information on Reputation and Payment History of Firms												●																							
Relief From U.S. Customs Duties and Excise Taxes																									●										
Reimbursable Grants							●		●																				●						●

Official Trade Information Contacts

U.S. Department of Commerce
International Trade Administration
District Offices

NORTHEASTERN REGION I

CONNECTICUT
★Hartford, 06103, Room 610-B Fed. Bldg., 450 Main St. (203) 722-3530.

MAINE
Serviced by the Boston District Office

MASSACHUSETTS
Boston, 02116, 10th Floor, 441 Stuart St. (617) 223-2312

NEW HAMPSHIRE
Serviced by the Boston District Office

NEW YORK
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DISTRICT OF COLUMBIA
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MARYLAND
Baltimore, 21202, 415 U.S. Customhouse, Gay and Lombard Sts. (301) 962-3560

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★Trenton, 08608, 240 West State St., 8th Fl. (609) 989-2100

PENNSYLVANIA
Philadelphia, 19106, 9448 Federal Bldg., 600 Arch St. (215) 597-2866

Pittsburgh, 15222, 2002 Fed. Bldg., 1000 Liberty Ave. (412) 644-2850

APPALACHIAN REGION III

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Louisville, 40202, Rm. 636B, U. S. Post Office and Courthouse Bldg. (502) 582-5066

NORTH CAROLINA
★Greensboro, 27402, 203 Federal Bldg., 324 W. Market St., P. O. Box 1950, (919) 378-5345

SOUTH CAROLINA
Columbia, 29201, Strom Thurmond Fed. Bldg., Suite 172, 1835 Assembly St. (803) 765-5345

TENNESSEE
Nashville, 37239, Suite 1427, 1 Commerce Pl. (615) 251-5161

VIRGINIA
Richmond, 23240, 8010 Federal Bldg. 400 N. 8th St. (804) 771-2246

WEST VIRGINIA
Charleston, 25301, 3000 New Federal Office Bldg., 500 Quarrier St. (304) 347-5123

SOUTHEASTERN REGION IV

ALABAMA
★Birmingham, 35205, Suite 200-201, 908 S. 20th St. (205) 254-1331

FLORIDA
Miami, 33130, Suite 224, Federal Bldg., 51 S. W. First Ave. (305) 350-5267

GEORGIA
Atlanta, 30309, Suite 600, 1365 Peachtree St., NE. (404) 881-7000

Savannah, 31401, 27 East Bay St. P.O. Box 9746, (912) 944-4204

MISSISSIPPI
Jackson, 39213, Suite 3230, 300 Woodrow Wilson Blvd. (601) 960-4388

PUERTO RICO
San Juan, (Hato Rey), 00918, Room 659 Federal Bldg., Chardon Ave. (809) 753-4555, Ext. 555

GREAT LAKES REGION V

ILLINOIS
Chicago, 60603, Room 1406, Mid-Continental Plaza Bldg., 55 E. Monroe St. (312) 353-4450

INDIANA
Indianapolis, 46204, 357 U.S. Courthouse & Federal Office Bldg., 46 E. Ohio St. (317) 269-6214

MICHIGAN
Detroit, 48226, 445 Federal Bldg., 231 W. Lafayeete (313) 226-3650

MINNESOTA
Minneapolis, 55401, 218 Federal Bldg., 110 S. 4th St. (612) 725-2133

OHIO
★Cincinnati, 45202, 9504 Fed. Bldg., 550 Main St. (513) 684-2944

Cleveland, 44114, Room 600, 666 Euclid Ave. (216) 522-4750

WISCONSIN
Milwaukee, 53202, 605 Federal Bldg., 517 E. Wisconsin Ave. (414) 291-3473

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IOWA
Des Moines, 50309, 817 Federal Bldg., 210 Walnut St. (515) 284-4222

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MISSOURI
Kansas City, 64106, Rm. 1840, 601 E. 12th St. (816) 374-3142

★St. Louis, 63105, 120 S. Central Ave. (314) 425-3302

NEBRASKA
Omaha, 68102, Empire State Bldg., 1st Floor, 300 S. 19th St. (402) 221-3664

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CENTRAL REGION VII

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Little Rock, 72201, Rm. 635, 320 W. Capitol Ave. (501) 378-5794

LOUISIANA
New Orleans, 70130, 432 International Trade Mart, 2 Canal St. (504) 589-6546

NEW MEXICO
Albuquerque, 87102, 505 Marquette Ave. N.W., Rm. 1015, (505) 766-2386

OKLAHOMA
Oklahoma City, 73105, 4024 Lincoln Blvd. (405) 231-5302

TEXAS
★Dallas, 75242, Room 7A5, 1100 Commerce St. (214) 767-0542

Houston, 77002, 2625 Federal Bldg., Courthouse, 515 Rusk St. (713) 229-2578

ROCKY MT. REGION VIII

ARIZONA
Phoenix, 85073, 2950 Valley Bank Center, 201 N. Central Ave. (602) 261-3285

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★Denver, 80202, Room 119, U.S. Customhouse, 721 19th St. (303) 837-3246

IDAHO
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MONTANA
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NEVADA
Reno, 89502, 1755 East Plumb Lane, Rm. 152, (702) 784-5203

UTAH
Salt Lake City, 84101, Rm. 340, U.S. Post Office Bldg., 350 S. Main St. (801) 524-5116

WYOMING
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PACIFIC REGION IX

ALASKA
Anchorage, 99513, P.O. Box 32,701 C St. (907) 271-5041

CALIFORNIA
Los Angeles, 90049, Rm. 800, 11777 San Vicente Blvd. (213) 209-6707
★San Francisco, 94102, Rm. 15205 Federal Bldg., Box 36013, 450 Golden Gate Ave. (415) 556-5860

HAWAII
Honolulu, 96850, 4106 Federal Bldg., 300 Ala Moana Blvd., P.O. Box 50026 (808) 546-8694

OREGON
Portland, 97204, Room 618, 1220 S.W. 3rd Ave. (503) 221-3001

WASHINGTON
Seattle, 98109, 706 Lake Union Bldg., 1700 Westlake Ave. North, (206) 442-5616

★Denotes Regional Managing Director

Export-Import Bank of the U.S.

Export-Import Bank of the U.S.
Business Advisory Service
811 Vermont Ave., N.W.
Washington, D.C. 20571
(800) 424-5201 (toll free)

U.S. Department of Agriculture

FAS Export Promotion Division
Program Operations Branch
U.S. Department of Agriculture
Room 4945 South
Washington, D.C. 20250
(202) 447-3031

Overseas Private Investment Corporation

Overseas Private Investment Corporation
1129 20th Street, N.W.
Washington, D.C. 20527
(202) 653-2920 or
(800) 424-6742 (toll free)

U.S. Trade Development Program

U.S. Trade Development Program
320 21st Street N.W.
Washington, D.C. 20523
(202) 235-3663

Agency for International Development

Agency for International Development
Office of Small and Disadvantaged Business Utilization
Washington, D.C. 20523
(703) 235-1720 or 235-1840

U.S. Department of State

Office of Business Practices
EB/IFD/BP
Room 3531A
U.S. Department of State
Washington, D.C. 20520
(202) 632-1486

U.S. Small Business Administration Regional Offices

Region	City and State	ZIP Code	Address	Commercial telephone numbers for public use only
Region I:				
RO	Boston, MA	02110	60 Batterymarch St., 10th floor	(617) 223-3204
DO	Boston, MA	02114	150 Causeway St., 10th floor	(617) 223-3224
BO	Springfield, MA	01103	1550 Main St.	(413) 785-0268
DO	Augusta, ME	04330	40 Western Ave., room 512	(207) 622-8378
DO	Concord, NH	03301	55 Pleasant St., room 211	(603) 224-4041
DO	Hartford, CT	06106	One Hartford Square West	(203) 722-3600
DO	Montpelier, VT	05602	87 State St., room 204	(802) 229-0538
DO	Providence, RI	02903	380 Westminster Mall	(401) 351-7500
Region II:				
RO	New York, NY	10278	26 Federal Plaza, room 29-118	(212) 264-7772
DO	New York, NY	10278	26 Federal Plaza, room 3100	(212) 264-4355
BO	Melville, NY	11747	35 Pinelawn Rd., room 120E	(516) 454-0750
DO	Hato Ray, PR	00919	Carlos Chardon Ave., room 691	(809) 753-4002
POD	St. Croix, VI	00820	4A La Grande Princesse	(809) 773-3480
POD	St. Thomas, VI	00801	Veterans Dr., room 283	(809) 774-8530
DO	Newark, NJ	07102	60 Park Place, 4th floor	(201) 645-2434
POD	Camden, NJ	08104	1800 East Davis St., room 110	(609) 757-5183
DO	Syracuse, NY	13260	100 South Clinton St., room 1071	(315) 423-5383
BO	Buffalo, NY	14202	111 West Huron St., room 1311	(716) 846-4301
BO	Elmira, NY	14901	333 East Water St.	(607) 733-4686
POD	Albany, NY	12207	445 Broadway—room 236B	(518) 472-6300
POD	Rochester, NY	14614	100 State St., room 601	(716) 263-6700
Region III:				
RO	Philadelphia, PA	19004	231 St. Asaphs Rd., suite 640	(215) 596-5889
DO	Philadelphia, PA	19004	231 St. Asaphs Rd., suite 400	(215) 596-5889
BO	Harrisburg, PA	17101	100 Chestnut St., suite 309	(717) 782-3840
BO	Wilkes-Barre, PA	18701	20 North Pennsylvania Ave.	(717) 826-6497
BO	Wilmington, DE	19801	844 King St., room 5207	(302) 573-6294
DO	Clarksburg, WV	26301	109 North 3d St., room 302	(304) 623-5631
BO	Charleston, WV	25301	628 Charleston National Plaza	(304) 347-5220
DO	Pittsburgh, PA	15222	960 Penn Ave., 5th floor	(412) 644-2780
DO	Richmond, VA	23240	400 North 8th St., room 3015	(804) 771-2617
DO	Towson, MD	21204	8600 LaSalle Rd., room 630	(301) 962-4392
DO	Washington, DC	20036	1111 18th St., N.W., 6th floor	(202) 634-4950

Region	City and State	ZIP Code	Address	Commercial telephone numbers for public use only
Region IV:				
RO	Alanta, GA	30367	1375 Peachtree St., N.E., 5th floor	(404) 881-4999
DO	Altanta, GA	30309	1720 Peachtree Rd., N.W. 6th floor	(404) 881-4749
POD	Statesboro, GA	30458	52 North Main St., room 225	(912) 489-8719
DO	Birmingham, AL	35205	908 South 20th St., room 202	(205) 254-1344
DO	Charlotte, NC	28202	230 S. Tryon St., room 700	(704) 371-6563
POD	Greenville, NC	27834	215 South Evans St., room 102E	(919) 752-3798
DO	Columbia, SC	29202	1835 Assembly, 3d floor	(803) 765-5376
DO	Jackson, MS	39269	100 West Capitol St., suite 322	(601) 960-4378
BO	Biloxi, MS	39530	111 Fred Haise Blvd., 2d floor	(601) 435-3676
DO	Jacksonville, FL	32202	400 West Bay St., room 261	(904) 791-3782
DO	Louisville, KY	40201	600 Federal Place, room 188	(502) 582-5971
DO	Miami, FL	33134	2222 Ponce de Leon Blvd., 5th floor	(305) 350-5521
POD	Tampa, FL	33602	700 Twiggs St., room 607	(813) 228-2594
POD	West Palm Beach, FL	33407	3550 45th St., suite 6	(305) 689-2223
DO	Nashville, TN	37219	404 James Robertson Parkway, suite 1012	(615) 251-5881
Region V:				
RO	Chicago, IL	60604	219 South Dearborn St., room 838	(312) 353-0359
DO	Chicago, IL	60604	219 South Dearborn St., room 437	(312) 353-4528
DO	Cleveland, OH	44199	1240 East 9th St., room 317	(216) 552-4180
DO	Columbus, OH	43215	85 Marconi Blvd.	(614) 469-6860
BO	Cincinnati, OH	45202	550 Main St., room 5028	(513) 684-2814
DO	Detroit, MI	48226	477 Michigan Ave., room 515	(313) 226-6075
BO	Marquette, MI	49885	220 West Washington St., room 310	(906) 225-1108
DO	Indianapolis, IN	46204	575 North Pennsylvania St., room 578	(317) 269-7272
BO	South Bend, IN	46601	501 East Monroe St., room 160	(219) 232-8361
DO	Madison, WI	53703	212 East Washington Ave., room 213	(608) 264-5261
POD	Eau Claire, WI	54701	500 South Barstow St., room 17	(715) 834-9012
BO	Milwaukee, WI	53203	310 East Wisconsin Ave., room 400	(414) 291-3941
DO	Minneapolis, MN	55403	100 North 6th St., suite 610	(612) 349-3550
BO	Springfield, IL	62701	Four North, Old State Capital Plaza	(217) 492-4416
Region VI:				
RO	Dallas, TX	75235	8625 King George Dr., Bldg. C	(214) 767-7643
DO	Dallas, TX	75242	1100 Commerce St., room 3C36	(214) 767-0605
POD	Marshall, TX	75670	100 South Washington St., room G-12	(214) 935-5257
DO	El Paso, TX	79902	4100 Rio Bravo, suite 300	(915) 543-7586
BO	Ft. Worth, TX	76102	221 East Lancaster Ave., room 1007	(817) 334-5463
DO	Albuquerque, NM	87100	5000 Marble Avenue, N.E., room 320	(505) 766-3430
DO	Harlingen, TX	78550	222 East Van Buren St., room 500	(512) 423-8934
BO	Corpus Christi, TX	78408	400 Main St., suite 403	(512) 888-3331
DO	Houston, TX	77054	2525 Murworth, room 112	(713) 660-4401
DO	Little Rock, AR	72201	320 West Capitol Ave., room 601	(501) 378-5871
DO	Lubbock, TX	79401	1611 Tenth St., suite 200	(806) 762-7466
DO	New Orleans, LA	70112	1661 Canal St., suite 2000	(504) 589-6685
POD	Shreveport, LA	71101	500 Fannin St., room 6B14	(318) 226-5196
DO	Oklahoma City, OK	73102	200 N.W. 5th St., suite 670	(405) 231-4301
DO	San Antonio, TX	78206	727 East Durango St., room A-513	(512) 229-6250
POD	Austin, TX	78701	300 East 8th St., room 780	(512) 482-5288
Region VII:				
RO	Kansas City, MO	64106	911 Walnut St., 13d floor	(816) 374-5288
DO	Kansas City, MO	64106	818 Grande Ave.	(816) 374-3419
BO	Springfield, MO	65803	309 North Jefferson, room 150	(417) 864-7670
DO	Cedar Rapids, LA	52402	373 Collins Rd., N.E.	(319) 399-2571
DO	Des Moines, LA	50309	210 Walnut St., room 749	(515) 284-4422
DO	Omaha, NB	68102	300 South 19th Street	(402) 221-4691
DO	St. Louis, MO	63101	815 Olive St., Room 242	(314) 425-6600
POD	Cape Girardeau, MO	63701	339 Briadway, room 140	(314) 335-6039
DO	Wichita, KS	67202	110 East Waterman St.	(316) 269-6571
Region VIII:				
RO	Denver, CO	80202	1405 Curtis St., 22d floor	(303) 844-5441
DO	Denver, CO	80202	721 19th St., room 407	(303) 844-2607
DO	Casper, WY	82602	100 East B St., room 4001	(307) 261-5761
DO	Fargo, ND	58108	657 2nd Ave., North, room 218	(701) 237-5771
DO	Helena, MT	59626	301 South Park, room 528	(406) 449-5381
POD	Billings, MT	59101	2601 First Ave. North, room 216	(406) 657-6047
DO	Salt Lake City, UT	84138	125 South State St., room 2237	(314) 524-5300
DO	Sioux Falls, SD	57102	101 South Main Ave., suite 101	(605) 336-2980
Region IX:				
RO	San Francisco, CA	94102	450 Golden Gate Ave., room 15307	(415) 556-7487
DO	San Francisco, CA	94105	211 Main St., 4th floor	(415) 556-0642
DO	Fresno, CA	93721	2202 Monterey St., room 108	(209) 487-5189
BO	Sacramento, CA	95814	660 J St., room 215	(916) 440-4461
DO	Las Vegas, NV	89125	301 East Stewart St.	(702) 385-6611
POD	Reno, NV	89505	50 S. Virginia St., room 238	(702) 784-5268
DO	Honolulu, HI	96850	300 Ala Moana, room 2213	(808) 546-8950
BO	Agana, Guam	96910	Pacific Daily News Bldg., room 508	(671) 472-7277
DO	Los Angeles, CA	90071	350 S. Figueroa St., 6th floor	(213) 688-2956
BO	Santa Ana, CA	92701	2700 North Main St., room 400	(714) 836-2494
DO	Phoenix, AZ	85012	3030 North Central Ave., suite 1201	(602) 241-2200
PCO	Tucson, AZ	85701	301 West Congress St., room 3V	(602) 629-6715
Do	San Diego, CA	85701	880 Front St., room 4-S-29	(619) 293-5540
POD	San Jose, CA	95018	111 West St. John St., room 424	(408) 275-7584
Region X:				
RO	Seattle, WA	98121	2615 4th Ave., room 440	(206) 442-5676
DO	Seattle, WA	98174	915 Second Ave., room 1792	(206) 442-5534
DO	Anchorage, AK	99501	701 C St., room 1068	(907) 271-4022
BO	Fairbanks, AK	99701	101 12th Ave.	(907) 452-0211
DO	Boise, ID	83701	1005 Main St., 2d floor	(208) 334-1696
DO	Portland, OR	97204	1220 S.W. Third Ave., room 676	(503) 221-5221
DO	Spokane, WA	99210	W920 Riverside Ave., room 651	(309) 455-5310
Disaster area offices (DAO):				
DAO1.	Fair Lawn, NJ	07410	15-01 Broadway	(201) 794-8195
DAO2.	Atlanta, GA	30303	75 Spring St., SW., suite 822	(404) 221-5822
DAO3.	Grand Prairie, TX	75051	2306 Oak Lane,suite 110	(214) 767-7571
DAO4.	Sacramento, CA	95825	77 Cadillac Dr., suite 158	(916) 440-3651

Note: Regional Office (RO); District Office (DO); Branch Office (BO); Post-of-Duty (POD).

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